

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

In re: §  
§  
HARVEY-LOVELL, DESIREE NICOLE DANIE § Case No. 15-50115 FJS  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/28/2015 . The undersigned trustee was appointed on 01/29/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 2,061.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	14.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 2,047.00

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/18/2015 and the deadline for filing governmental claims was 08/18/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 515.25 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 515.25 , for a total compensation of \$ 515.25 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 48.94 , for total expenses of \$ 48.94 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/17/2016 By: /s/David R. Ruby  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit A

Case No: 15-50115 FJS Judge: FRANK J. SANTORO  
Case Name: HARVEY-LOVELL, DESIREE NICOLE DANIE

Trustee Name: David R. Ruby  
Date Filed (f) or Converted (c): 01/28/15 (f)  
341(a) Meeting Date: 03/09/15  
Claims Bar Date: 08/18/15

For Period Ending: 02/17/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Cash on Hand	25.00	0.00		0.00	FA
2. NFCU Checking open with negative (-3.89)	0.00	0.00		0.00	FA
3. NFCU Saving open with \$0.02	0.00	0.00		0.00	FA
4. Household Goods-see attached	1,765.00	0.00		0.00	FA
5. Wearing Apparel	100.00	0.00		0.00	FA
6. Costume Jewelry	25.00	0.00		0.00	FA
7. Term Life on Auto Insurance	0.00	0.00		0.00	FA
8. Garnishment	10.00	0.00		0.00	FA
9. 2014, 2015 Federal Tax Refund	4,000.00	0.00		2,061.00	FA
10. 2014, 2015 Va State Tax Refund	100.00	0.00		0.00	FA
11. 1994 Honda Accord	1,000.00	0.00		0.00	FA
12. Wages due every two weeks	1,600.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$8,625.00	\$0.00	\$2,061.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

May, 2015 Declared asset case to recover unprotected tax refunds and bank account funds. Debtor owes estate \$3,974.41.  
Debtor has agreed to pay estate \$1,500 plus twice a month installments through 10/2015. Initial projected date to  
submit TFR to UST for review: 12/31/15.

August - September, 2015 Debtor not paying per agreement. Only \$1,500 paid to date. Claims reviewed/certification  
filed. Only 3 claims filed = \$1,563.54 on \$50,133 in scheduled general unsecured claims. Accordingly, debtor only owes

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Page: 2  
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approximately \$560. Debtor advised that payment of such sum will satisfy her payment obligation. Trustee hopes to receive \$280 in September and \$280 in October.

October 23, 2015 Final payments received. This will allow for TFR to be prepared and submitted to UST for review by 12-31-15.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

/s/ David R. Ruby

Date: 02/17/16

DAVID R. RUBY

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-50115 -FJS  
Case Name: HARVEY-LOVELL, DESIREE NICOLE DANIE

Trustee Name: David R. Ruby  
Bank Name: EagleBank  
Account Number / CD #: \*\*\*\*\*0174 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*2121  
For Period Ending: 02/17/16

Blanket Bond (per case limit): \$ 3,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/16/15	9	Desiree H. Lovell Navy Federal Credit Union	BALANCE FORWARD	1124-000	1,500.00		0.00 1,500.00
07/08/15		EagleBank	BANK SERVICE FEE	2600-000		2.00	1,498.00
08/12/15		EagleBank	BANK SERVICE FEE	2600-000		2.00	1,496.00
09/10/15		EagleBank	BANK SERVICE FEE	2600-000		2.00	1,494.00
10/09/15		EagleBank	BANK SERVICE FEE	2600-000		2.00	1,492.00
10/26/15	9	Desiree Harvey-Lovell Navy Federal Credit Union Cashier's Check	Tax Refund	1124-000	561.00		2,053.00
11/04/15		EagleBank	BANK SERVICE FEE	2600-000		2.00	2,051.00
12/08/15		EagleBank	BANK SERVICE FEE	2600-000		2.00	2,049.00
01/13/16		EagleBank	BANK SERVICE FEE	2600-000		2.00	2,047.00

COLUMN TOTALS	2,061.00	14.00	2,047.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	2,061.00	14.00	
Less: Payments to Debtors		0.00	
Net	2,061.00	14.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****0174	2,061.00	14.00	2,047.00
	2,061.00	14.00	2,047.00
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 2,061.00 14.00

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-50115 -FJS  
Case Name: HARVEY-LOVELL, DESIREE NICOLE DANIE

Trustee Name: David R. Ruby  
Bank Name: EagleBank  
Account Number / CD #: \*\*\*\*\*0174 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*2121  
For Period Ending: 02/17/16

Blanket Bond (per case limit): \$ 3,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

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EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: February 17, 2016

Case Number: 15-50115 Claim Type Sequence  
Debtor Name: HARVEY-LOVELL, DESIREE NICOLE DANIE

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Army & Air Force Exchange Services c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Suite 200 Tucson, AZ 85712	Unsecured (1-1) mkj		\$609.27	\$0.00	\$609.27
000002 070 7100-00	American InfoSource LP as agent for Verizon PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured (2-1) am		\$688.30	\$0.00	\$688.30
000003 070 7100-00	American InfoSource LP as agent for T Mobile/T-Mobile USA Inc PO Box 248848 Oklahoma City, OK 73124-8848	Unsecured (3-1) am		\$265.97	\$0.00	\$265.97
Case Totals:				\$1,563.54	\$0.00	\$1,563.54

Code #: Trustee's Claim Number, Priority Code, Claim Type

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-50115 FJS

Case Name: HARVEY-LOVELL, DESIREE NICOLE DANIE

Trustee Name: David R. Ruby

Balance on hand \$ 2,047.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: David R. Ruby	\$ 515.25	\$ 0.00	\$ 515.25
Trustee Expenses: David R. Ruby	\$ 48.94	\$ 0.00	\$ 48.94

Total to be paid for chapter 7 administrative expenses \$ 564.19

Remaining Balance \$ 1,482.81

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE



The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,563.54 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 94.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Army & Air Force Exchange Services	\$ 609.27	\$ 0.00	\$ 577.81
000002	American InfoSource LP as agent for	\$ 688.30	\$ 0.00	\$ 652.76
000003	American InfoSource LP as agent for	\$ 265.97	\$ 0.00	\$ 252.24

Total to be paid to timely general unsecured creditors \$ 1,482.81

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE